

E. REMARKS

Reconsideration and allowance are requested in view of the foregoing amendments and the following remarks. Upon entry of this Reply, claims 1-19 will be pending in the present application, with claims 20-29 having been withdrawn from consideration.

Title

The Office has suggested that the Title of the application be amended. Applicants have herein amended the Title in conformance with the suggestion.

35 U.S.C. §112 Rejections

Claims 1, 7, 10, 15, 19, 20 and 25 have been rejected under 35 U.S.C. § 112, second paragraph. Applicants remind the Office that claims 20 and 25 have been withdrawn as non-elected claims.

The Office Action states that the term “receiving a request to process a loan” of claim 1 is “very vague and indefinite” because “[i]t is unclear in the body of the claim where the request is being received from.” Applicants respectfully submit that the aforementioned language is definite and that the Office’s rejection relates more to the breadth of the claim rather than its definiteness. Applicants remind the Office that “[i]f the scope of the subject matter embraced by the claims is clear, and if applicants have not otherwise indicated that they intend the invention to be of a scope different from that defined in the claims, then the claims comply with 35 U.S.C. 112, second paragraph.” MPEP 2173.04.

The Office Action states that the term “one or more tasks” in line 10 of claim 1 lacks antecedent basis. Applicants draw the Examiner’s attention to the language of claim 1, which accurately reads “one or more of *the* tasks.” (emphasis added). Thus, Applicants

submit that there is proper antecedent basis for “one or more of the tasks” because that term refers to “a plurality of tasks” recited in claim 1. Also, the Office Action states that claims 7 and 15 “have a similar problem.” Applicants submit that claims 7 and 15 do not have similar language as that discussed above in conjunction with claim 1 and, thus, Applicants submit that the terms of claims 7 and 15 have proper antecedent bases. Thus, Applicants submit that there is proper antecedent bases in claims 1, 7, and 15.

The Office Action states various grounds of rejection under 35 U.S.C. § 112, second paragraph with respect to claims 20–25. As Applicants have pointed out hereinabove, claims 20-29 have been withdrawn as non-elected claims.

Claim Objections

Claims 1, 2, 3, 10, 19, 20 and 25 are objected to for various informalities. Because claims 20 and 25 have been withdrawn as non-elected claims, Applicants address herein the objections to claims 1, 2, 3, 10 and 19. Although Applicants disagree with the Office’s assertion that “[t]he claims as written do not make sense,” Applicants have herein amended claims 1, 2, 3, 10 and 19 as suggested by the Office. Likewise, Applicants have herein amended claims 4-9 as suggested by the Office.

Abstract

The Abstract was objected to in the Office Action because of a defect in the language “originate, approve, close, fund, and ship.” The language does not appear in the Abstract and, thus, Applicants have not amended the Abstract.

Drawings

New corrected drawings were required in the Office Action. Applicants submit herewith corrected drawings as amended as described hereinbelow. Also, as described hereinbelow, Applicants have amended Figs. 4A, 4B, 4C, 4D, 5, 6, 31, 32, 33 and 34 to remove certain reference numbers as described hereinbelow. Applicants submit herewith marked-up copies of those figures showing changes in red.

Specification

The Specification was objected to in the Office Action. Applicants have herein amended the Specification to include the status of each listed application on page 1. Applicants have also amended page 2, line 11 and page 12, line 6 substantially as suggested by the Office. In the Office Action, the Office states that "[i]t is unclear from reading the Specification what 'GHR' stands for." Applicants respectfully draw the Office's attention to Fig. 34, where GHR Systems, Inc. is identified.

Applicants have herein amended page 25, lines 13, 15, 17, 18, 19 and 30; page 29, line 20; page 30, line 6; page 87, lines 5 and 16-18; page 89, line 12; and page 90, line 10 as suggested by the Office. Applicants have also amended the Specification to add reference numbers 100, 200, 427 and 444 where appropriate. Applicants have deleted the following reference numbers from the drawings: 400, 425, 449, 435, 439, 450, 454, 455, 461, 459, 460, 465, 475, 490, 491, 489, 484, 509, 511, 507, 513, 515, 517, 600, 605, 618, 624, 629, 637, 663, 655, 657, 673, 679, 681, 3113, 3205, 3413, 3501 and 3507.

The Office Action states that there is no mention of element 457 of Fig. 4C in the Specification. Applicants submit that element 457 does not appear in Fig. 4C. Also, Applicants draw the Office's attention to the following elements that were called out as not

appearing in the Specification but do in fact appear at the places mentioned: element 223 appears at page 25, line 30; element 445 appears at page 30, line 7; element 456 appears at page 66, line 7; element 467 appears at page 90, line 15; element 476 appears at page 28, line 27; element 549 appears at page 90, line 2; element 521 appears at page 64, line 25; element 3123 appears at page 93, line 15; element 3505 appears at page 83, line 24; and element 4201 appears at page 92, line 3.

F. CONCLUSION

Applicants submit that the present application is in condition for allowance and respectfully request favorable action in the form of a Notice of Allowance. Should the Examiner believe that this application is in condition for disposition other than allowance, the Examiner is invited to contact the undersigned at the telephone number listed below in order to address the Examiner's concerns.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Jonathan C. Parks', is written over a horizontal line.

Jonathan C. Parks
Reg. No. 40,120

Attorney for Applicants

KIRKPATRICK & LOCKHART NICHOLSON GRAHAM LLP
Henry W. Oliver Building
535 Smithfield Street
Pittsburgh, Pennsylvania 15222-2312

Telephone: (412) 355-6288
Facsimile: (412) 355-6501
E-mail: jparks@klngr.com

Customer No. 26285



Figure 4A

~~400~~

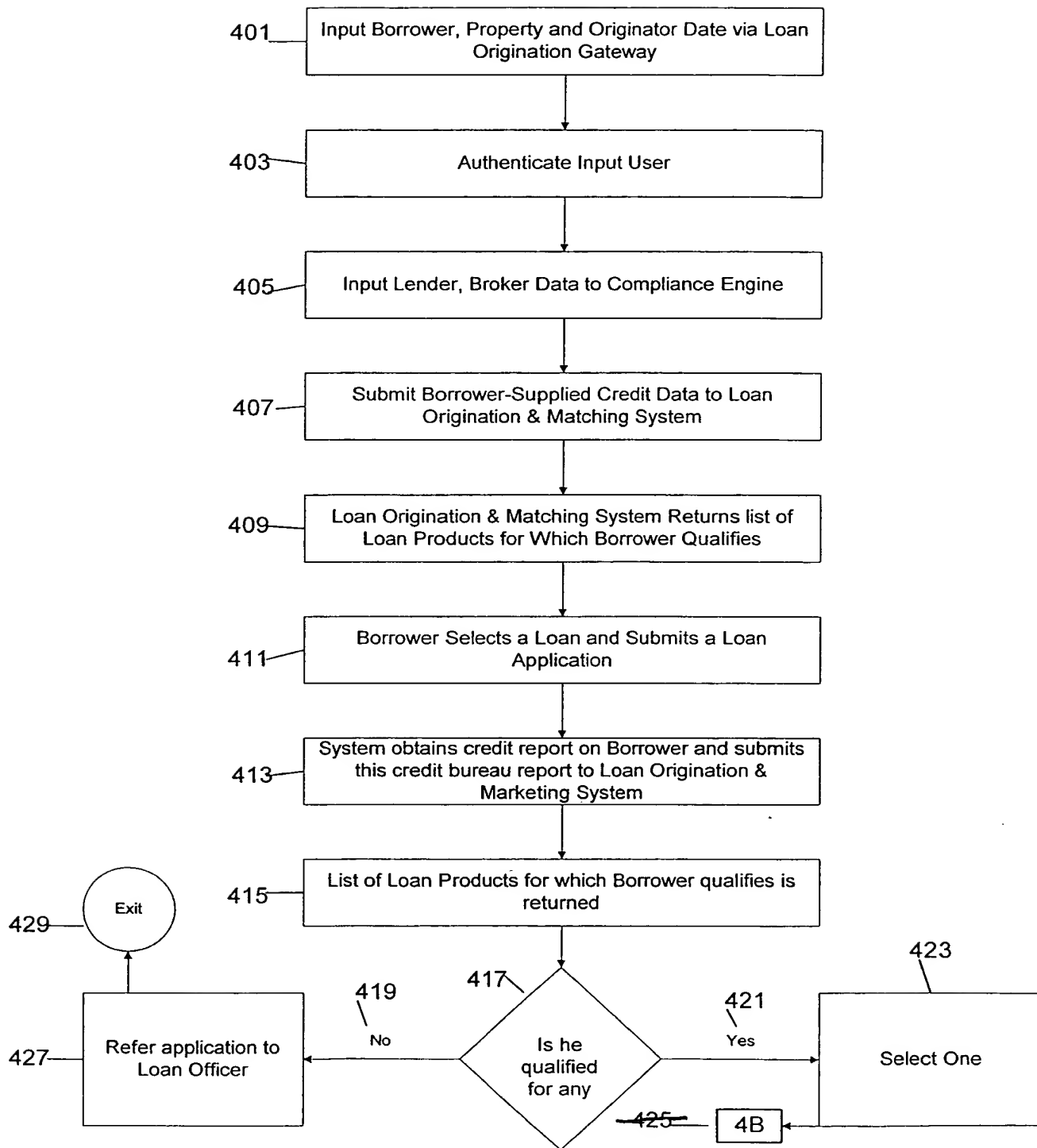
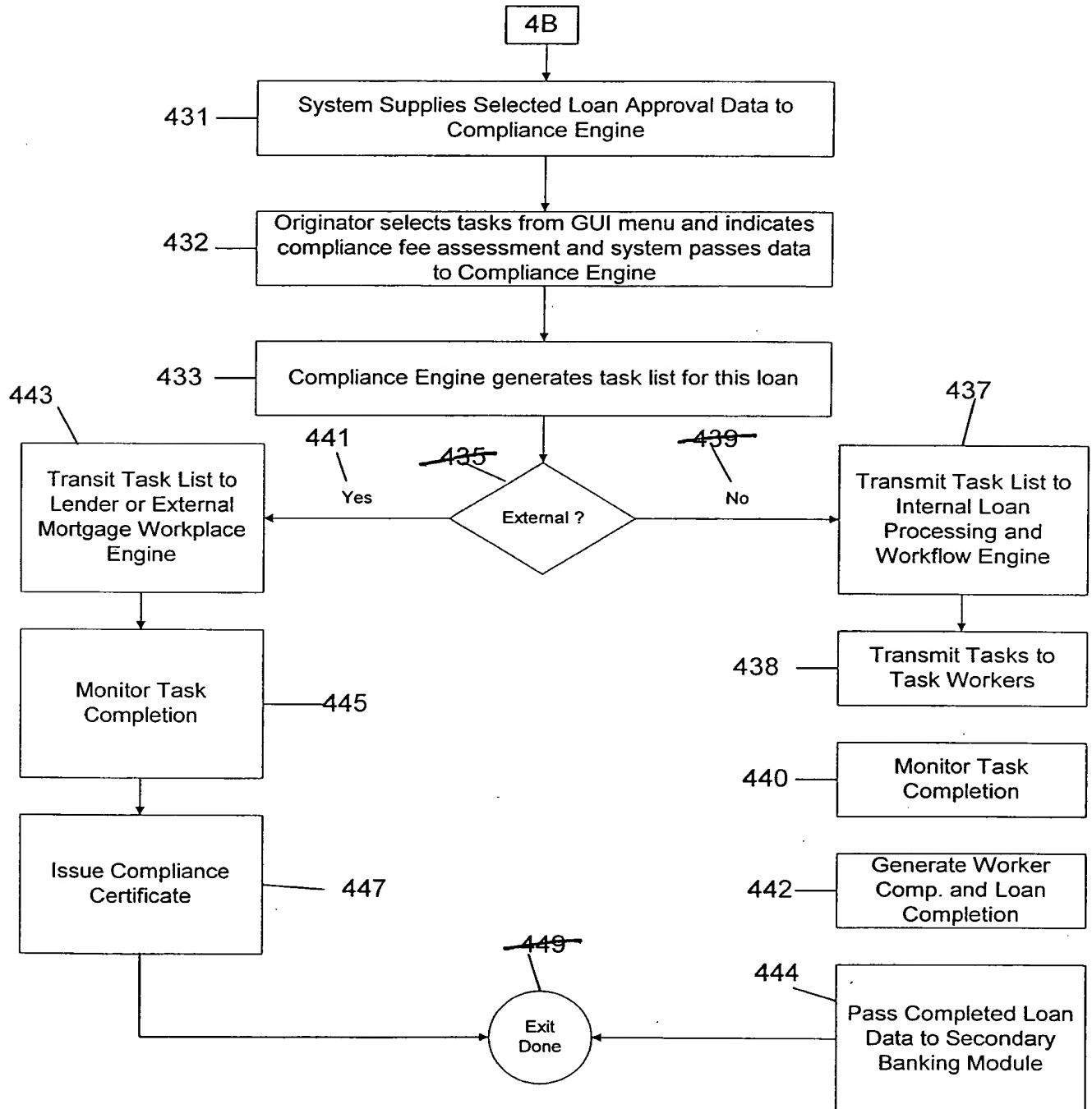
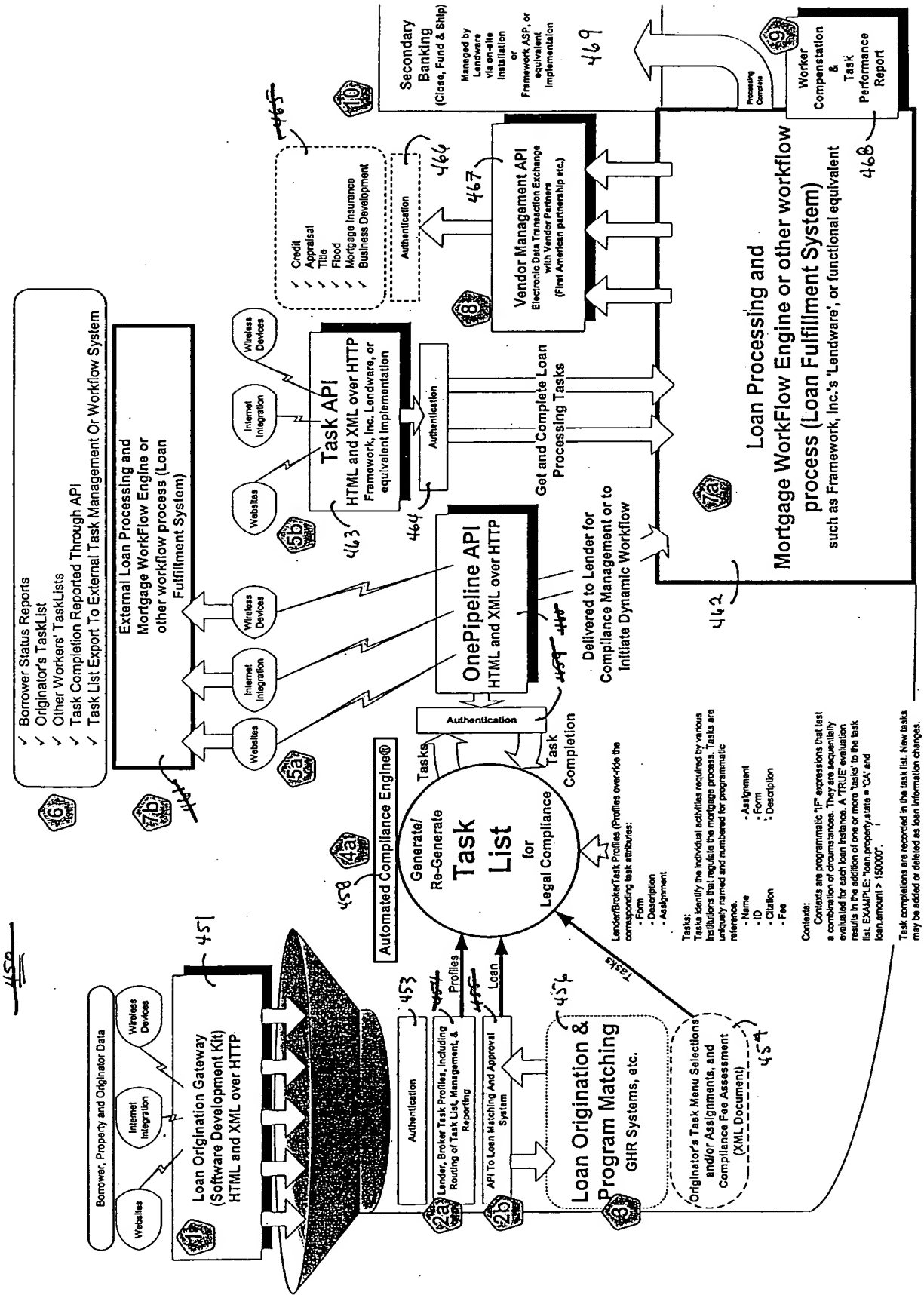


Figure 4B





475

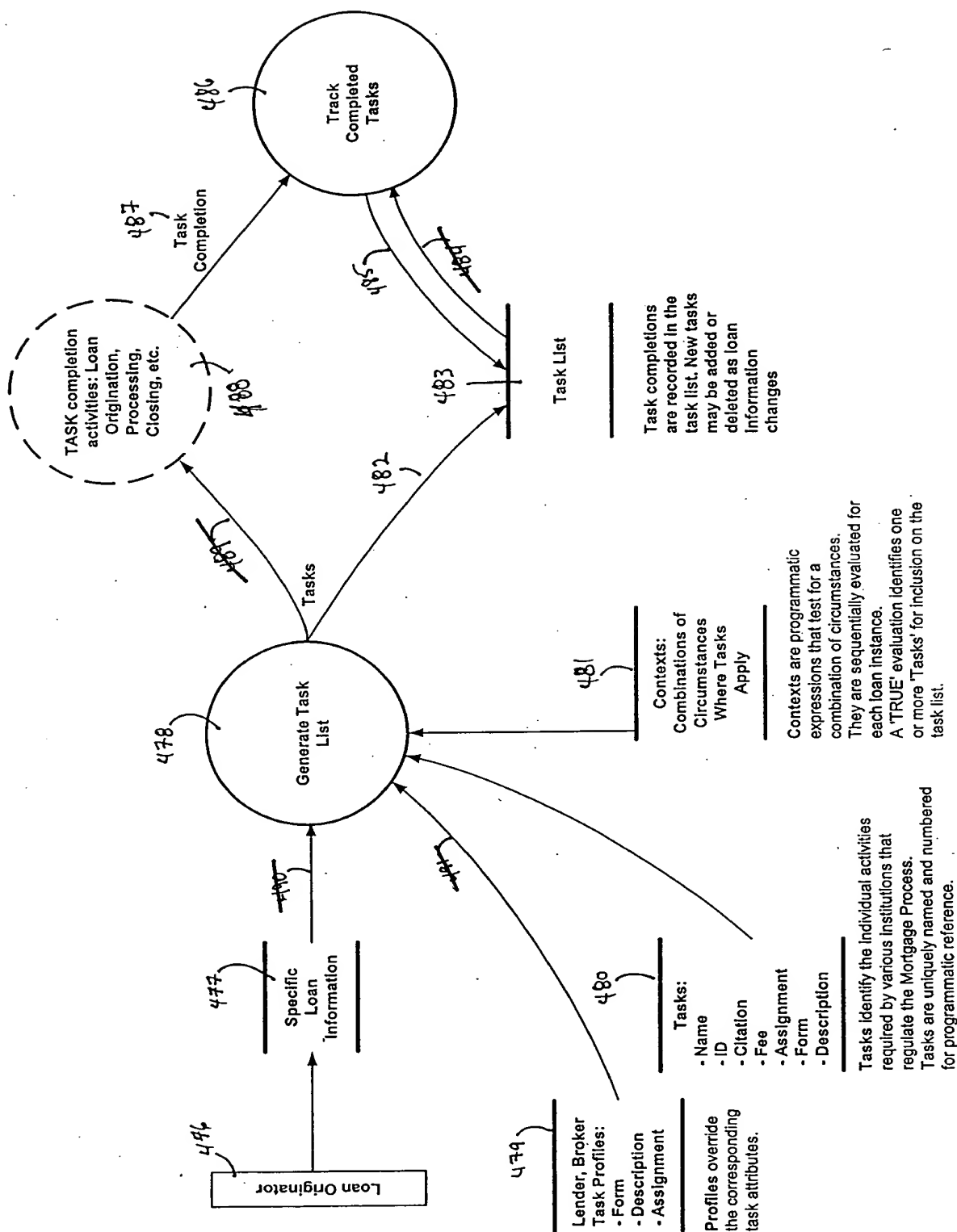


Figure 4D

Figure 5

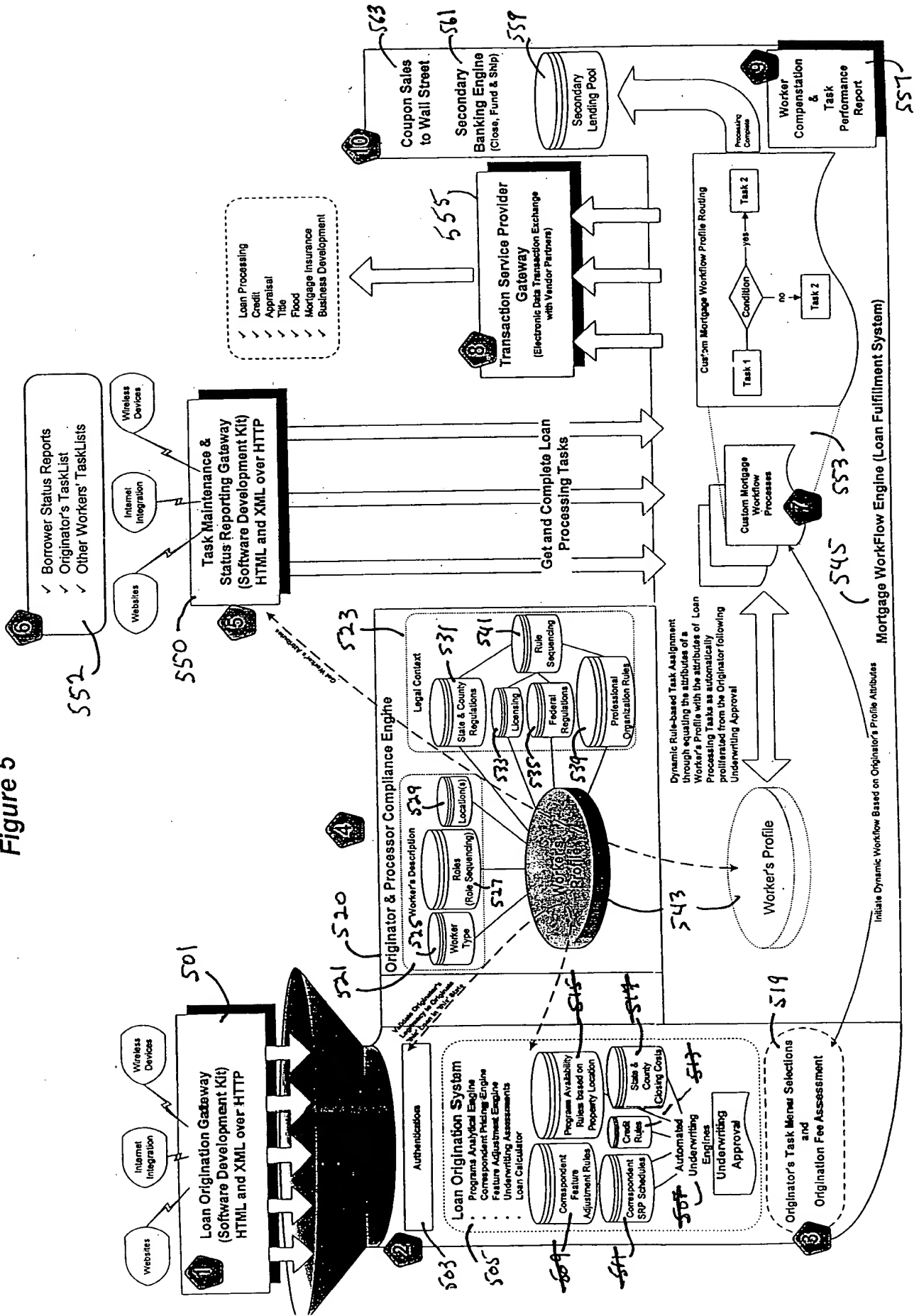
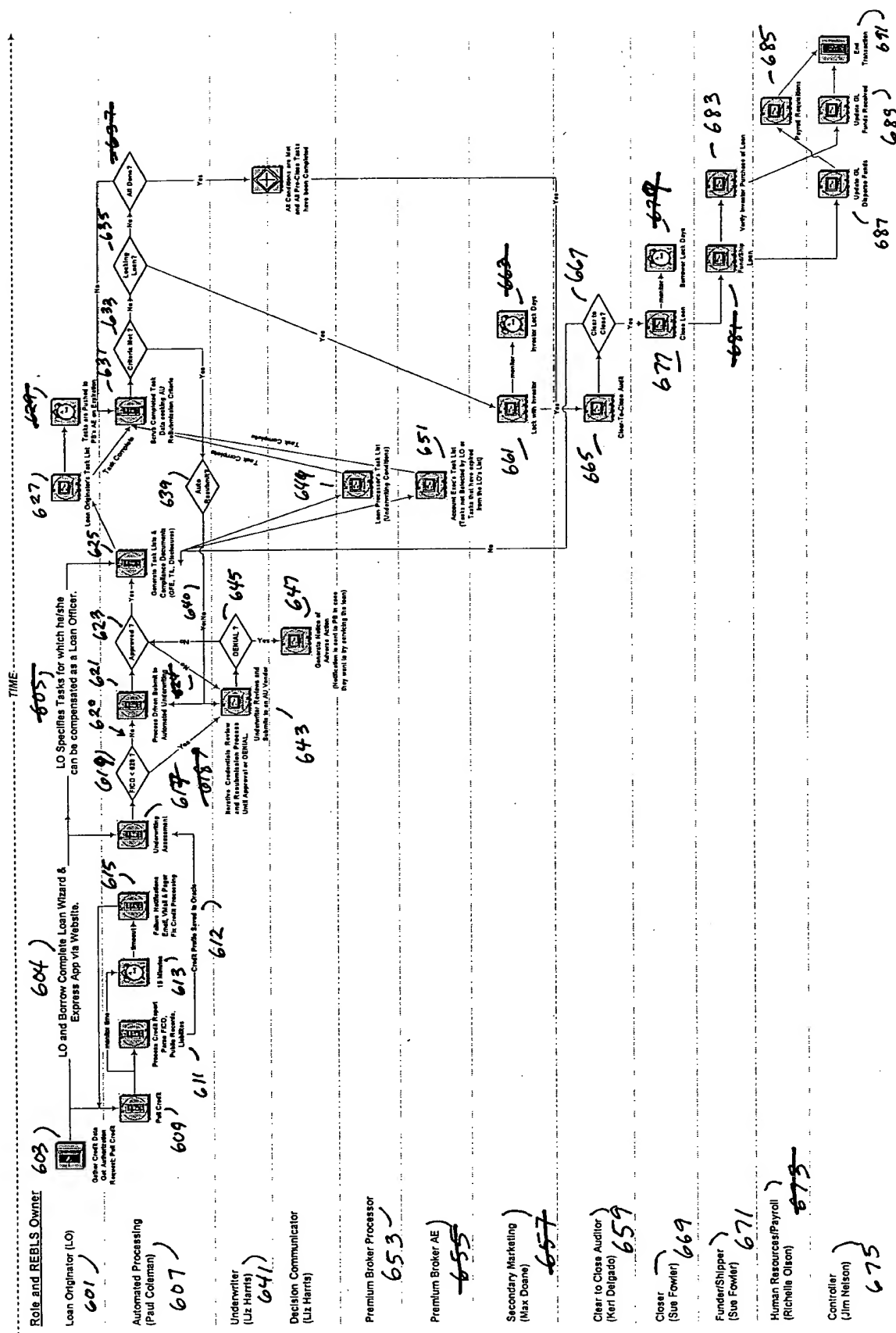


Figure 6



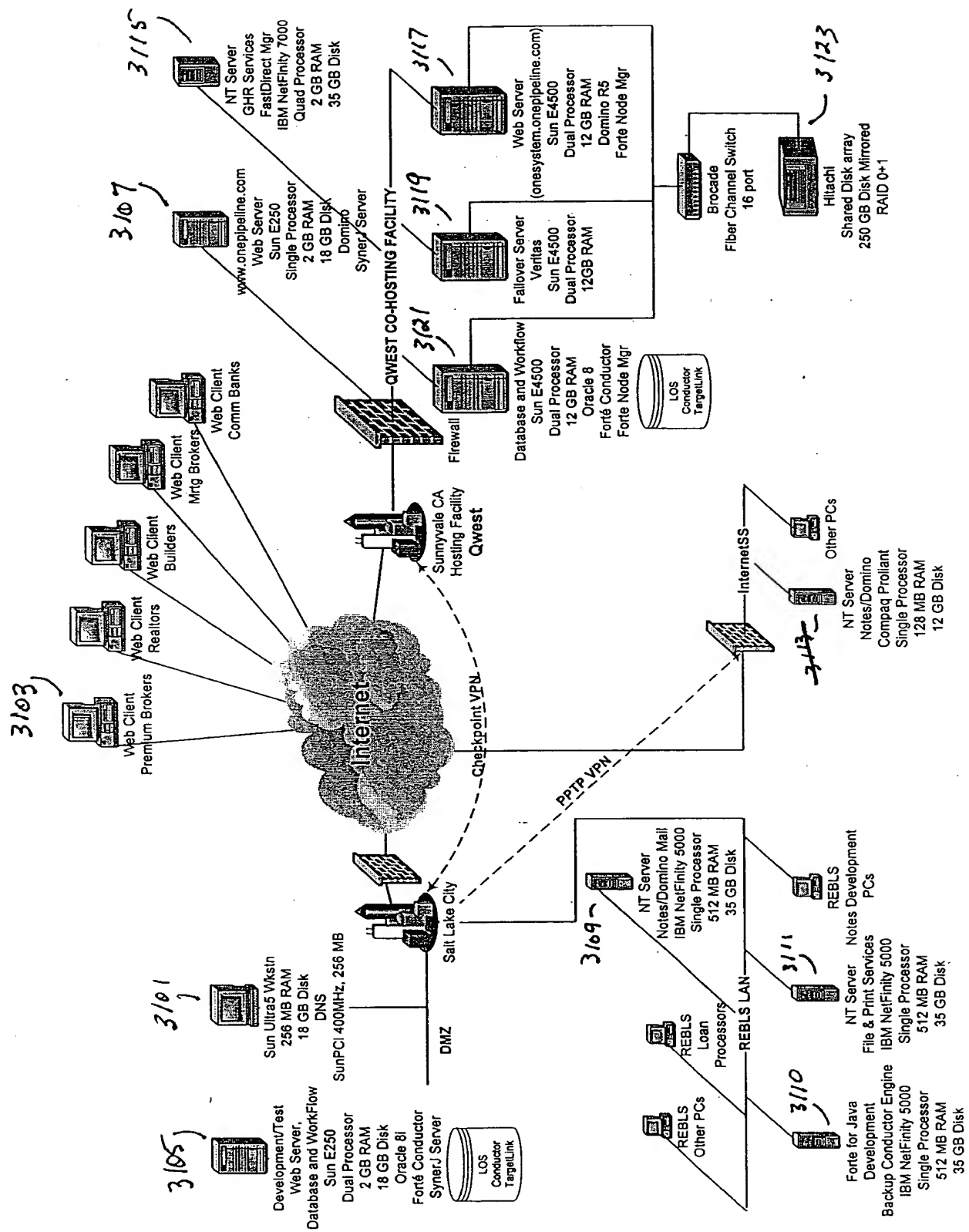
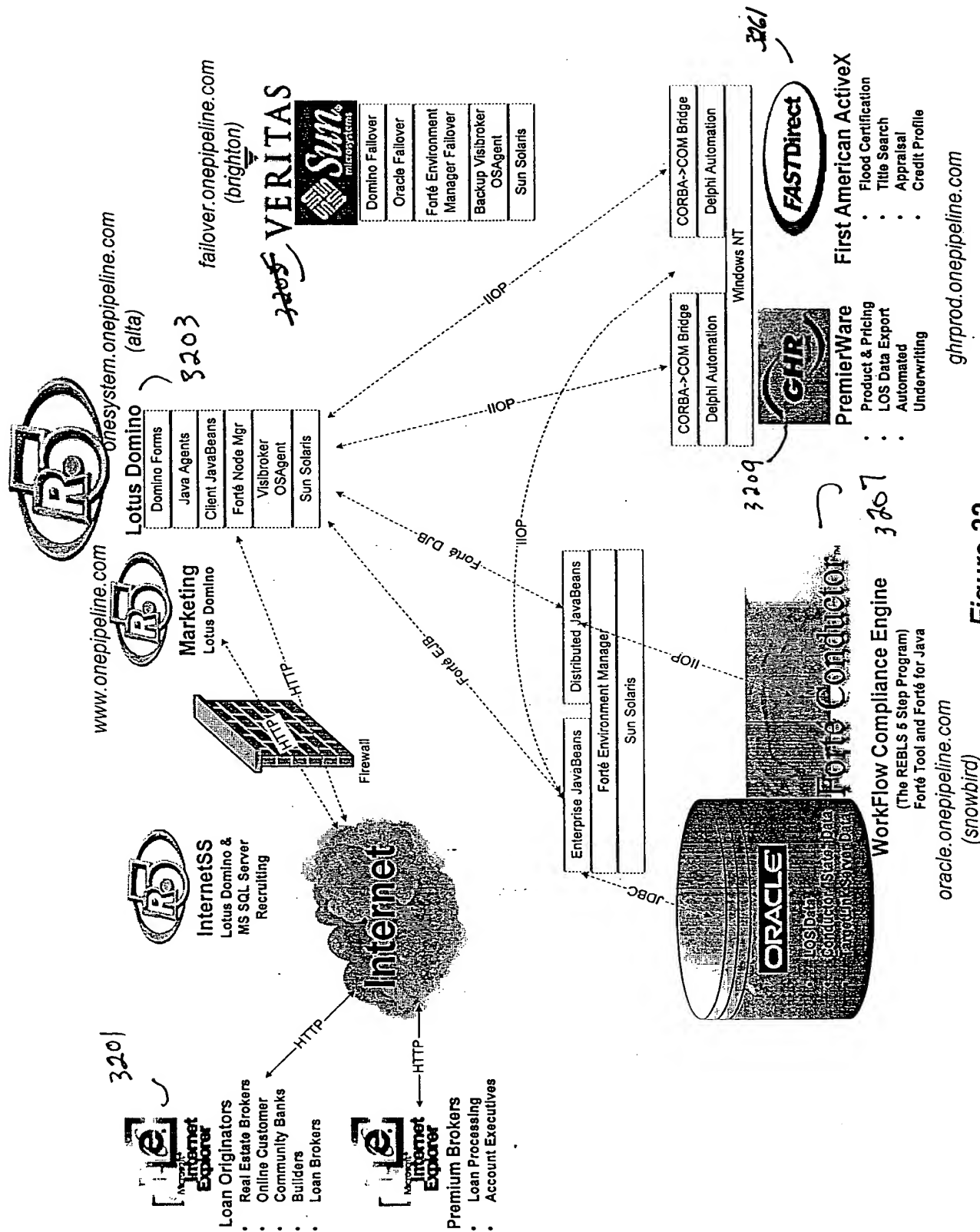


Figure 31



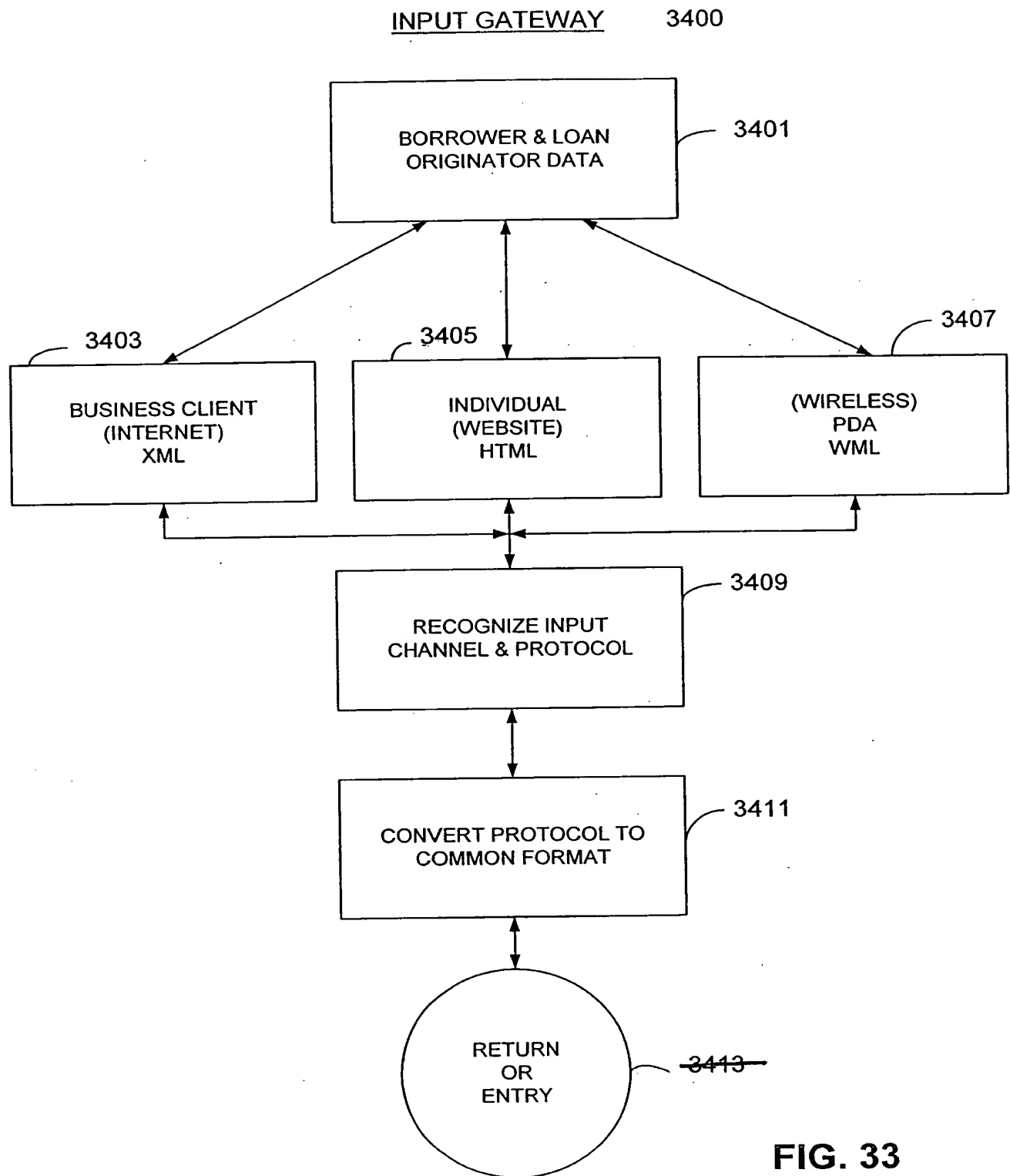


FIG. 33

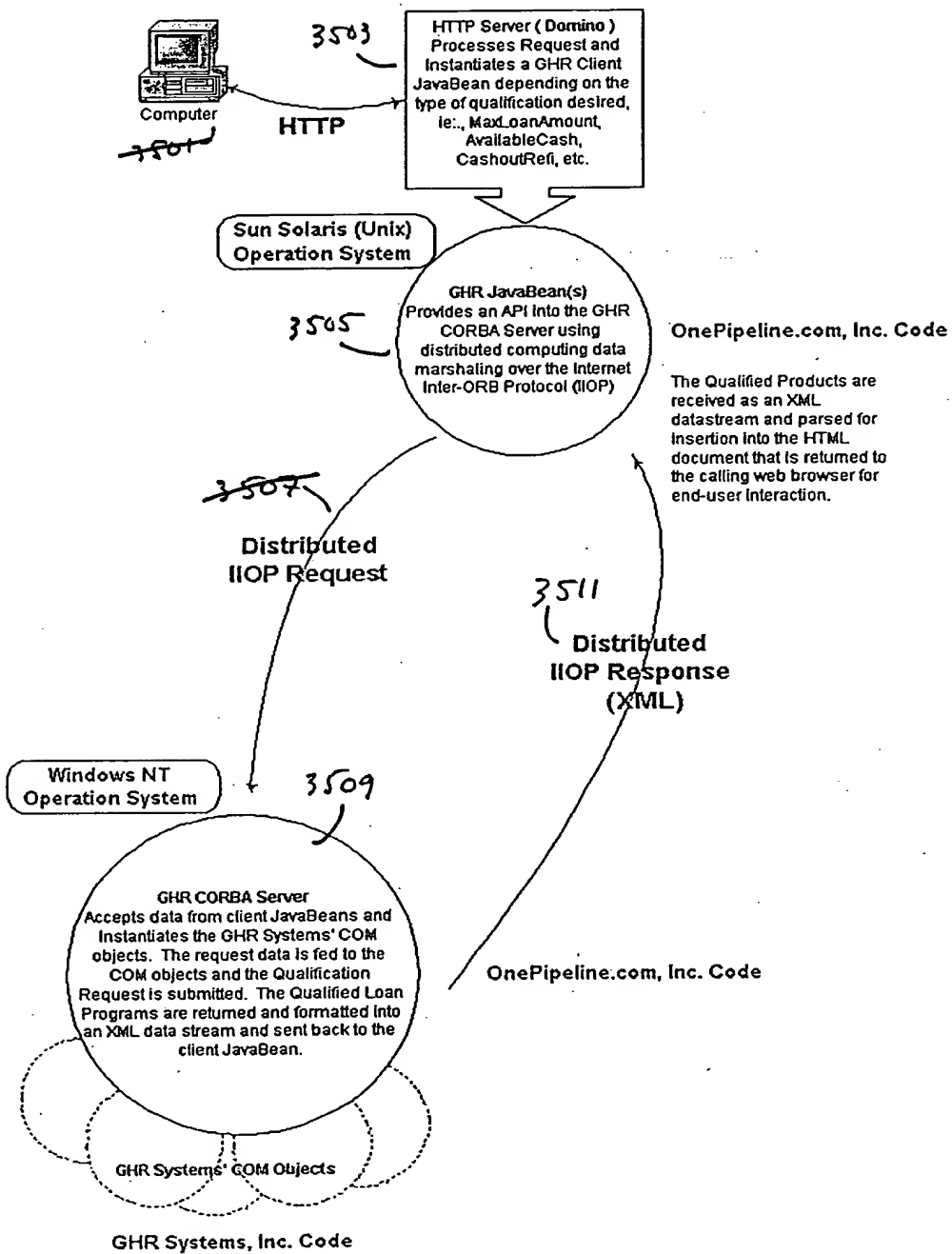


Figure 34